

**REMARKS**

This application has been carefully reviewed in light of the Office Action dated June 2, 2006.

As shown above, claims 1, 3, 24, 26 and 28 to 31 have been amended in terms which more clearly define the present invention. Claims 1, 24 and 31 are the only independent claims. No new matter has been added. Favorable reconsideration is respectfully requested.

In the Office Action, the disclosure was objected to as including a hyperlink on page 9. As shown above, Applicants have replaced the paragraph that contained the hyperlink. Applicants respectfully submit that the specification is now proper under Section 112.

In the Office Action, claims 1-6, 9-18 and 22-31 were rejected under 35 U.S.C. 103(a) as being obvious U.S. Patent Publication 2001/0037276A1 (Kelly et al.) in view of the article "More workers get options, too" (Jones). Claims 7 and 8 were rejected over Kelly and Jones in view of U.S. Patent 6,067,568 (Li et al.). Claims 19-21 were rejected over Kelly and Jones in view of U.S. Patent 5,671,363 (Cristofich).

As shown above, Applicants have amended independent claims 1, 24 and 31 in terms which more clearly define the present invention. Applicants respectfully submit that the amended independent claims, together with the remaining claims respectively dependent thereon, are patentably distinct from the cited prior art for the following reasons.

With regard to claim 1, on pages 2-3 the Office Action asserts that Kelly discloses a benefits system comprising an employer system accessible by an employee and a benefit provider system accessible from the employer system wherein the benefit provider system includes an interface system for accessing "a plurality of service systems including a retirement plan," citing to Fig. 1, bottom loop and Paragraphs 00066-00068. Applicants have carefully reviewed Kelly, with special attention to the cited paragraphs, and agree with the Examiner that

Kelly discloses a retirement plan, in fact, a number of different retirement plans.

As also correctly noted by the Examiner, Kelly does not disclose an employer corporate stock plan. Applicants believe that this is because Kelly discloses *only* retirement plans, i.e., a plurality of the same *type* of service plans.

The Office Action then asserts on page 3 that “Jones discloses that firms, for some time, have offered corporate stock plans in association with retirement plans such as a 401(k) plan (Abstract).” Applicants agree that Jones discloses corporate stock plans, and stock contributions to retirement plans. Applicants disagree, however, that Jones individually, or Jones and Kelly in combination, teach or suggest the type of “association” between different *types* of service plans as now more clearly recited in amended claim 1. More specifically, it is believed that these references fail to teach or suggest the joint control of different types of service plans as in the present invention wherein the user can access all of his service plans through a single logon process at an interface, rather than having to access each one separately.

Thus, amended claim 1 now recites as follows:

1. A benefits system for employees of an employer comprising:

a computer-based employer system accessible by an employee of the employer; and

a computer-based benefit provider system accessible by the employee from the employer system,

wherein the benefit provider system includes an interface system for accessing a plurality of different types of service systems including at least an employer corporate stock plan system and a retirement plan system, and

wherein the interface system provides access to at least two of the plurality of service systems using a single logon process by the employee at the employer system.

The single logon process makes it much easier for the employee to view and compare the

contents of each of the *different types* of individual service plans (service systems).

It is respectfully submitted that neither Kelly nor Jones teaches or suggests this feature in the context of Applicants' claims. Applicants note that the Office Action on page 3, in the context of prior claim 3, asserts that Kelly discloses that the "interface system determines access to the service system using a single logon process," citing Paragraphs 104-105. Indeed, Kelly discloses a single logon to a single "service system," i.e., the retirement plan service system that offers several retirement plans. It would be expected that an employee would wish to view alternatives of the same type of plan.

However, Kelly does *not* teach or suggest a single logon for a plurality of *different types* of service plans, e.g., a retirement plan and a corporate stock plan. Applicants submit that this feature simply does not appear in the cited prior art. Therefore, it is not a question of whether or not it would have been obvious to combine Kelly and Jones; their combination is lacking this feature no matter how or whether they are combined.

Therefore, Applicants submit that the combination of Kelly and Jones would not suggest either the feature of a single logon for a plurality of *different types* of service plans, nor any of the advantages that arise therefrom in terms of ease of access to different portions of an employee's accumulate stake in his employer's company. It is respectfully submitted, therefore, that Kelly and Jones, taken together or in combination, fail to teach or suggest the present invention as defined in amended claim 1.

Applicants have reviewed the remaining cited prior art, and have found nothing therein that would remedy the above-noted deficiencies of Kelly and Jones as references against amended claim 1.

As shown above, Applicants have also amended independent claims 24 and 31 to recite

the feature of the single logon for accessing a plurality of *different types* of service plans, in the context of the other features of these claims. Therefore, Applicants submit that amended independent claims 24 and 31 are patentably distinct from the cited prior art for at least the same reasons as amended claim 1.

The remaining claims depend from a respective one of claims 1 and 24, and partake of the novelty of the respective independent claim.

In light of the foregoing amendments and remarks, Applicants respectfully submit that independent claims 1, 24 and 31, and claims dependent thereon, are patentably distinct from the prior art of record.

Applicants further submit that the application is in proper form for allowance of all claims, and earnestly solicit a notice to that effect.

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Applicants' undersigned attorney may be reached by telephone at (212) 969-3314 or by facsimile at (212) 969-2900. Please direct all correspondence to Customer No. 21890 at the address provided below.

Respectfully submitted  
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